

## Fubon Tax Loan Application Form

Please complete and return this application form with the required documents to us by fax to 2571 0074 or by mail to Fubon Bank, 23/F, Fortress Tower, 250, King's Road, North Point, Hong Kong. **(If you have returned the form by fax, please do not re-confirm by mail.)**

All applicants must be Hong Kong permanent residents over 18 years old and annual income at HK\$120,000.

LOAN INFORMATION			
Please select one :			
<input type="checkbox"/> Fixed Term Loan (196) Loan Tenor: <input type="checkbox"/> 6 months <input type="checkbox"/> 12 months <input type="checkbox"/> 24 months <input type="checkbox"/> 36 months <input type="checkbox"/> 48 months			
<input type="checkbox"/> Revolving Loan (196)			
Loan amount requested : HK\$ _____			
Note : Minimum loan amount is HK\$10,000; Maximum loan amount is HK\$1,000,000 or 6 times of your monthly salary (whichever is lower)			
LOAN DISBURSEMENT AND FIXED TERM LOAN REPAYMENT INFORMATION			
I hereby authorize Fubon Bank (Hong Kong) Limited ("the Bank") to disburse the loan amount to my following bank account. I understand my monthly installment (if applicable) will be debited from my following bank account via autopay.			
Bank Name _____			
Account Name	Bank No.	Branch No.	Account No.
Note: The above bank account must be a personal account with same applicant's name. Joint & corporate account will not be accepted.			
<input checked="" type="checkbox"/> Upon approval of Tax Loan application, I understand and agree that the Bank will approve a <u>perpetual annual fee waived</u> MasterCard Platinum to me, and I agree to be bound by the related Terms and Conditions.			
Note: Annual income requirement for MasterCard Platinum is HK\$250,000. If the application requirement for MasterCard Platinum cannot be fulfilled, the application will be processed as a Titanium MasterCard (annual income requirement is HK\$80,000) or Classic MasterCard (annual income requirement is HK\$60,000) application. You will get 30,000 Bonus Point Reward if Classic MasterCard is granted. Credit card will only be issued to a non-existing Fubon Credit Card customer. The Bank reserves the right to approve credit card, its card type and credit limit. For Credit Card Bonus Point Reward offer, please refer to the related terms and conditions for details.			
<div style="border: 1px solid black; padding: 5px; display: inline-block;">           Welcome Gift            50,000 Bonus Point Reward (WX1)         </div>			
WX2			

YOUR PERSONAL DETAILS (Must fill in)			
<input type="checkbox"/> Mr. <input type="checkbox"/> Miss English Name _____			
Name in Chinese	Date of Birth	D	M Y
Nationality	Hong Kong Permanent I.D. Card / Passport No. <b>(Please enclose copy)</b>		
Taiwan ID Card No.	(Only applicable to applicants who are holders of Taiwan ID card, please enclose copy)		
Present Home Address (in BLOCK LETTERS)			
Flat / Room	Floor	Block	
Building _____			
Street / Road / Estate _____			
District _____			
_____ Years in Present Address _____			
<input type="checkbox"/> HK <input type="checkbox"/> KLN <input type="checkbox"/> NT			
Home Phone No.		Mobile No.	
E-mail Address _____			
Education Level	<input type="checkbox"/> University or above <input type="checkbox"/> Secondary <input type="checkbox"/> Post-secondary <input type="checkbox"/> Others		
Marital Status	<input type="checkbox"/> Single <input type="checkbox"/> Married No. of Family Dependents _____ <input type="checkbox"/> Divorced <input type="checkbox"/> Others		

Resident Type	<input type="checkbox"/> Self-owned <input type="checkbox"/> Company Quarters	
<input type="checkbox"/> Mortgaged Monthly Installment HK\$ _____	<input type="checkbox"/> Rented Monthly Rental HK\$ _____	
<input type="checkbox"/> Live with Parents / Relatives		

YOUR OCCUPATION (Must fill in)	
Self-Employed Professional <input type="checkbox"/> Yes	
Name of Company (in BLOCK LETTERS) _____	
Office Address (in BLOCK LETTERS)	
Flat / Room	Floor Block
Building _____	
Street / Road _____	
District _____	
<input type="checkbox"/> HK <input type="checkbox"/> KLN <input type="checkbox"/> NT	
Nature of Business	Phone & Ext.
Years in Current Employment	Years in Current Profession
Position	Annual Income HK\$

SPOUSE INFORMATION	
If you choose to apply Fubon Tax Loan with your spouse simultaneously to enjoy lower interest rate, please fill in spouse's name and Hong Kong Permanent ID Card number.	
Name of spouse _____	Hong Kong Permanent ID Card No. _____
(To enjoy lower interest rate, married couples must apply for the same loan category, submitting application form and drawdown the loan simultaneously.)	

OTHER INFORMATION	
Confirmation letter, credit card & cash card (if applicable) can be sent to my	
<input type="checkbox"/> Home <input type="checkbox"/> Office	
Note: If not specified, we will send them to your residential address.	
ATM Screen Instruction in	<input type="checkbox"/> Chinese <input type="checkbox"/> English

RELATIONSHIP WITH DIRECTOR/EMPLOYEE OF THE BANK	
Are you a relative, spouse, parent or sibling of a staff member, director, substantial shareholder* or person-in-charge of Fubon Bank (Hong Kong) Limited and/or any of its subsidiaries?	
<input type="checkbox"/> Yes. Name of the relevant staff member, director, or substantial shareholder* or person-in-charge: _____	
My relationship with the aforementioned person: _____	
<input type="checkbox"/> No. I hereby undertake to notify the Bank in writing as soon as possible if I become so related to the Bank and/or any of its subsidiaries.	
*Substantial shareholder* means a shareholder holding 5% or more of the issued share capital of a company.	

DOCUMENTS REQUIRED	
To ensure prompt processing of your application, please make sure you have enclosed <u>copies</u> of the following documents. Documents supplied (including this application form) are not returnable.	
<ol style="list-style-type: none"> <li>Your Hong Kong Permanent I.D. Card (please provide copy of your valid passport or travel documents if you are not holding a Hong Kong Permanent I.D. card)</li> <li>Your Taiwan I.D. Card – only applicable to applicants who are holders of Taiwan ID card</li> <li>Your 2008/09 Tax Demand Note (First and Second page)</li> <li>Your income proof:               <ul style="list-style-type: none"> <li>latest 1 month's payroll slip; OR</li> <li>Bank statement / passbook showing latest 1 month's salary (with your name and account number shown)</li> </ul> </li> <li>Your recent address proof within 3 months, e.g. utility bill, rate bill, bank statement (If your residential address has already shown on your Tax Demand Note, this document can be waived.)</li> <li>Loan disbursement proof (e.g. bank statement / first page of passbook with your name and account number shown)</li> </ol>	
Note: For self-employed professional applicants, please provide copies of the latest 2 month's personal or company bank statement.	
The Bank reserves the right to request for additional documents from you.	

# Fubon Tax Loan Application Form

## YOUR SIGNATURE

## Summary of Major Terms and Conditions of Fixed Term Personal Loan

- I warrant and declare that the information of all my other banking and financial commitments given above are true and correct and you are authorised to confirm this from any source you may choose. **In particular I confirm that I have not in the past been the holder of any credit card (principal or supplementary) or the recipient of any borrowings, credit or financial accommodation which has been cancelled or suspended by the credit card issuer or lender (as the case may be) due to my default in payment or breach of any applicable terms and conditions.**
- I acknowledge that all information must be provided to facilitate the processing of this application and my failure to do so may result in this application not being processed and the Bank may not be able to approve my application for loan/facility.
- I agree and accept that if any information given by me is false then my act will constitute an offence under Section 71 of the Crimes Ordinance and/or under Section 16A, 17 and 18 of the Theft Ordinance.
- I understand this information constitutes Personal Data as defined in the Personal Data (Privacy) Ordinance and I consent to the Bank using, holding, storing, disclosing and transferring any personal data for credit and lending checkings and purposes as referred to in the Terms and Conditions applicable.
- I understand that I have the right to request access to or correction of my Personal Data and that you have a right to charge me a processing fee for this.
- I acknowledge that before I complete this application with my personal data and submit it to you, the following information has been specifically drawn to my attention:-
  - my personal data may be supplied by you to a credit reference agency ("CRA") and/or in the event of default to a debt collection agency or solicitors firm (together, "DCA");
  - I have a right to be informed, upon request, about which terms of the data are routinely so disclosed and I have a right to be provided with further information to enable the making of a data access and correction request to the relevant CRA or DCA, as the case may be;
  - in the event of any default in repayment, unless the amount in default is fully repaid before the expiry of 60 days from the date such default occurred otherwise I shall be liable to have my loan/facility account data retained by the CRA until the expiry of 5 years from the date of final settlement of the amount in default; and
  - upon termination of the loan/facility account by full repayment of all outstanding and on the condition that there has not been, within 5 years immediately before the loan/facility account termination, any material default in the loan/facility account, I will have the right to instruct you to make a request to the CRA to delete from its database any account data relating to my terminated loan/facility account.
- I also acknowledge that if I am granted a loan/facility and if the loan/facility account is subsequently in default and unless the amount in default is fully repaid before the expiry of 60 days from the date of the default, then I shall be liable to have my account data retained by the CRA until the expiry of 5 years from the date of final settlement of the amount in default or 5 years from the date of my discharge from bankruptcy as notified to the CRA, whichever is earlier.
- I also acknowledge that upon termination of my loan/facility account by full repayment (excluding payment by refinancing of the debit balance on the loan/facility account by you) I have a right (on the condition that there has not been, within 5 years immediately before the loan/facility account termination, any material default on the said account) to instruct you to make a request to the CRA to delete from its database my account data relating to my terminated loan/facility account
- I acknowledge that when the Bank considers my application for loan/facility, the Bank may access and consider a credit report on me from a CRA in its credit decision process.
- I acknowledge that my loan/facility account is subject to review from time to time in relation to an increase in the loan/facility amount, the curtailing of loan/facility (including the cancellation of loan/facility or a decrease in the loan/facility amount, ceasing of additional advance) or the putting in place or implementation of a scheme of arrangement (including amendment of minimum payment or other repayment terms), then in order for the Bank to conduct such reviews during the subsistence of the account the Bank will access and make use of a credit report from a CRA.
- I further agree to be bound by the Terms and Conditions applicable and confirm that I have read and understood the Summary of Major Terms and Conditions attached. Acceptance of this application, loan amount and the interest rate granted shall be at the sole discretion of the Bank without giving any reason.
- I confirm if my application is successful, I will continue to maintain my financial condition in order that I will be able to pay all my debts and liabilities as and when they fall due. I further confirm that as at the date hereof (and I shall continue to maintain this) I do not have any overdue payment exceeding 30 days and/or I am not in breach of any applicable terms and conditions thereof in respect of any borrowings, credit or financial accommodation I have from any other financial institution or third party.**
- I further confirm that I am not (or have I been) subject to a bankruptcy order or a statutory demand (pursuant to the Bankruptcy Ordinance) served upon me by a creditor nor am I in the process of petitioning for bankruptcy nor have I the intention to do so. I acknowledge that if what I have just stated would be incorrect and false, I accept would involve on my part dishonesty and/or fraud.**

The following summarizes the major terms and conditions of the Fixed Term Personal Loan and you hereby agree to be bound by the whole agreement.

- The Bank is hereby irrevocably authorized to debit your designated repayment bank account with each monthly instalment and other payable sums through autopay services commencing on such due date as specified in the Bank's Confirmation Letter.
- Should there be insufficient funds in the designated repayment bank account to meet any debit transfer arrangement, the Bank shall be entitled, at its discretion, not to effect such transfer in which event the Bank may levy an rejected autopay transaction charge or other related service charges (Rejected autopay transaction charge is HK\$100 per transaction).
- Interest, fees and charges on the Loan are set out in the Bank's Confirmation Letter and the Bank's List of Service Charges (as the case may be) (Interest is calculated on a 360-day year basis).
- In the event of your failure to settle the monthly instalment and other payable sums on the due date, a finance charge, late charge and overdue fee as stipulated in the Confirmation Letter and the Bank's Personal Loan List of Service Charges (as the case may be) will be imposed (Late charge is 2.5% on overdue monthly instalment amount per month and calculated on a 360-day year basis).
- Early repayment of the Loan in full (not part) is permissible upon a ten (10) business days' prior written notice thereof have been received by the Bank. You shall also pay the outstanding under the Loan and interest (according to reducing balance method at the Bank's sole discretion) for the period up to the next due date or before, and in addition, you have to pay an early repayment charge as specified in the Bank's Confirmation Letter (Early repayment charge is HK\$1,000). Any early repayment, subject to the foregoing, shall only be effected on the next monthly due date or before after prior written notification is given by you to the Bank.
- The Bank may terminate the Loan by giving you prior reasonable notice. However, if you are in breach of Terms and Conditions of Fixed Term Personal Loan or any applicable law or regulation, the Bank may immediately terminate the Loan without notice. Upon termination, all outstanding (including interest and charges) shall be immediately due and payable.
- The Bank may, without prior notice, combine or consolidate any outstanding principal and/or interest on the Loan with any other accounts (including fixed deposit accounts) whatsoever, which you maintain with the Bank and may set-off or transfer any money standing to the credit of your such other accounts in or towards satisfaction of your liability to the Bank in respect of the Loan.
- If you fail to pay any sum due or payable hereunder, the Bank may appoint debt collection agencies and solicitors firms to collect the same. The Bank is entitled to pass all information available in relation to you to these debt collection agencies and solicitors firms and you shall be responsible for all related cost and expenses (including reasonable legal fees) received therefrom.
- The Bank reserves the absolute right to add to, delete from and/or vary any of Terms and Conditions of Fixed Term Personal Loan, Confirmation Letter, the Bank's List of Service Charges (as the case may be) and applicable fees and charges at any time upon giving you one month's notice save for exceptional circumstances.
- These Terms and Conditions shall be governed and construed in accordance with the laws of the Hong Kong Special Administrative Region.

## Summary of Major Terms & Conditions of Revolving Loan Facility

The following summarizes the major terms and conditions of the Revolving Loan Facility and you hereby agree to be bound by the whole agreement.

- The Facility Limit is the maximum aggregate amount of Advance to be drawn under the Facility (which shall include outstanding amount and all charges). The Facility Limit shall be an amount determined by the Bank at its sole discretion and notified to the Borrower at the time when the Bank posts or delivers the ATM Facility Card and/or Confirmation Letter to the Borrower. The Bank can adjust the Facility Limit by giving the Borrower a prior reasonable notice in writing from time to time.
- Current fees and charges for services are set out in the List of Service Charges and/or the Confirmation Letter (Finance Charge, as stated by annual interest rate on the Confirmation Letter, is calculated on a 365-day year basis. Monthly minimum finance charge is HK\$20. If the customer has two or more overdue records in the preceding twelve months period, the Finance Charge shall be adjusted to 38% per annum (Annualized Percentage Rate: 46.52%) immediately and the Minimum Monthly Payment shall also be adjusted to 3.5% of current balance in the monthly statement. The Finance Charge is calculated on a [365-day] year basis. Cash Advance Fee is 1% of loan amount for the 1<sup>st</sup> time. Subsequent drawdown is 2% of cash withdrawal amount or HK\$55 (whichever is higher) per transaction. There will be an additional handling fee of HK\$25 per transaction if the cash advance is made through JETCO ATM Network in China or Macau. Late Charge is 3% of monthly minimum payment due or HK\$150 (whichever is higher). Overdue Fee is HK\$100 per month. Annual fee is perpetually waived. If the Bank's record of the Account shows that you have failed to pay the minimum payment due on or before the payment due date on two or more occasions within a period of consecutive twelve (12) months immediately before the end of membership anniversary month, you will be charged the annual fee for that calendar year. Annual fee is HK\$200 per annum. Replacement Card Charge is HK\$120 per card. Rejected Autopay Transaction Charge is HK\$150 per transaction. Bounced Cheque Charge is HK\$150 per bounced cheque. Copy Charge is HK\$50 per copy. Credit Balance Refund Charge is HK\$80 per order. Overlimit Handling Charge is HK\$150 per month. Over-the-Counter Payment Fee at Branch is HK\$20 per transaction), each of which you must read carefully. For your convenience, a List of Service Charges is also obtainable through our 24-hour Customer Services Hotline above. All Charges may be revised by us to the rate or amount the Bank from time to time at its absolute discretion and notifies to the Borrower from time to time in accordance with the Terms and Conditions.
- Without prejudice to the Bank's right at any time to demand immediate payment in full of the total amount outstanding on the Account, the Borrower is liable and required to pay at least a Minimum Payment each month on or before each Payment Due Date as specified in the Statement. The Minimum Payment shall be calculated at the rate as stipulated in the List of Service Charges and/or the Confirmation Letter
- The Bank shall be entitled to employ outside debt collecting agencies, solicitors firms and/or institutions to collect any charges, fees and all outstanding sums due under the Facility but unpaid by the Borrower and the Bank may and is hereby irrevocably authorised by the Borrower to disclose to such debt collecting agencies, solicitor firms and/or institutions any or all information (including Personal Data) available in relation to the Borrower and the Facility. The Borrower shall indemnify the Bank for all reasonable costs and expenses reasonably incurred by the Bank of and incidental in employing such debt collecting agencies, solicitors firms and/or institutions.
- If the Bank shall have incurred any legal fees or other expenses for the purpose of demanding, collecting and/or suing to recover any sum payable hereunder from the Borrower and/or for other remedies resulting from the breach or non compliance of any of these terms or conditions, the Borrower shall fully reimburse the Bank for all such legal fees (on a solicitor and own client indemnity basis) and other expenses reasonably incurred in that connection without any deduction whatsoever. The Bank shall upon written request provide the Borrower at the prevailing charges with a detailed breakdown of the amount of the costs, fees, expenses and disbursements specified in the Terms and Conditions.

## Summary of Major Terms & Conditions of VISA/MasterCard Cardholder Agreement

The following summarizes the major terms and conditions of the Credit Card Cardholder Agreement and you hereby agree to be bound by the whole agreement.

- You must signify your acceptance by signing and validating the card upon receipt. You shall be responsible for all liabilities and indemnify the Bank for all claims, demands, or liabilities whatsoever arising from any use of the card prior to acceptance and validation.
- You must keep your Personal Identification Number (PIN) strictly confidential and should not allow anyone to use the card and the PIN. You shall be responsible for all liabilities arising as a result of your failure to comply.
- You must pay the total outstanding balance on or before the payment due date, failing which finance charge, late charge and/or other charges where applicable will be imposed.
- Current fees and charges for services are set out in the Confirmation Letter and/or the List of Service Charges and/or the card mailer that the Bank sends to the cardholder together with the card. The List of Service Charges is obtainable at any of the Bank's branches or calling the Bank's 24-hour Customer Service Hotline. Fees and charges for services are subject to change from time to time in accordance with Clause 15 in the Cardholder Agreement.
- If you continue to fail to pay any amount to the Bank when due, the Bank may appoint debt collection agencies or lawyers for the collection of any money due from you. You will then be liable for all reasonable costs and expenses (including legal and collection fees).
- In case of any card loss and provided you have not acted fraudulently or with gross negligence, have reported to the local police and have duly informed the Bank of the card loss, your maximum liability for any unauthorized use prior to the card loss will not exceed HK\$500, otherwise you will be liable for all losses arising as a result of any unauthorized use of your lost card.
- If you find any error in the monthly statement, you should report to the Bank through 24-hour Customer Service Hotline at 2566 8181 within 60 days of the statement date and then promptly confirm to the Bank in writing, describing the error and provide any documentary evidence. If the Bank fails to receive any objection from you within the said 60 days, the Bank will treat that statement as final and conclusive.
- If you are a principal cardholder, you are also liable for the debts incurred by your supplementary cardholder(s). A supplementary cardholder is not liable for the debts due by you or any other supplementary cardholder(s).
- If you are a principal cardholder, the Bank may set off against any credit balance in your other accounts maintained with the Bank towards discharge of any amounts due and owing by you or any supplementary cardholder(s) under the credit card account.
- If the credit card is terminated under any circumstances, the Bank reserves the right to demand that you make immediate repayment of all outstanding due and owing under the credit card account.
- For transactions involving the conversion of foreign currency to Hong Kong dollars, a foreign exchange conversion charge may be imposed.
- If you refuse to accept any amendment to the terms and conditions, you may terminate the card services and return the card to the Bank immediately. The Bank will refund any unused annual fee on a pro-rata basis to you upon written request if it exceeds HK\$50.

(If you would like to obtain a copy of the above whole agreement, you can call the Bank's 24-hour Customer Service Hotline at 2566 8181. If there is any inconsistency or conflict between the English version and Chinese version, the English version shall prevail.)

I have read and understood, and agree to be bound by the promotion materials and the relevant terms and conditions stated overleaf and your Bank's Circular to Customers Relating to Personal Data and Consumer Credit Data.<sup>#</sup>

**X**

Signature of Loan Applicant Date

(Your signature must be the same as your repayment bank account)

<sup>#</sup>Should you wish to refer to our Bank's Circular to Customers Relating to Personal Data and Consumer Credit Data, please feel free to visit any of our branches or our website at www.fubonbank.com.hk, or call 24-hour Customer Service Hotline at 2566 8181.

Note: If your application is approved, the Bank will contact you and/or issue a loan confirmation letter, credit card and cash card (if applicable) to you.

銀行專用			DV	TL	A / D	AO
MKT	BRANCH	STAFF				
196	INT		PV	CC	A / D	AO